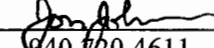


ARKANSAS INSURANCE DEPARTMENT  
RATE FILING ABSTRACT

Form RF-1  
Rev. 4/96

Insurer Name: Beacon National Insurance  
 NAIC Number: 20028  
 Name of Advisory Organization Whose Filing You are Referencing ISO  
 Co. Affiliation to Advisory Organization: Member ☐ Subscriber ☒ Service Purchaser ☐  
 Reference Filing #: PP-2005-BRLA1 Proposed Effective Date: 03/01/06

Contact Person: Jon Johnson  
 Signature:   
 Telephone No: 940.620.4611

(1) LINE OF INSURANCE By Coverage	(2) Indicated % Rate Level Change	(3) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(4) Expected Loss Ratio	(5) Loss Cost Modification Factor	(6) Selected Loss Cost Multiplier	(7) Expense Constant (If Applicable)	(8) Co. Current Loss Cost Multiplier
Personal Automobile Liability		-12.47%	69.3%	1.00	1.35		1.50
Personal Automobile Physical Damage		-19.66%	68.4%	.973	1.30		1.45
TOTAL OVERALL EFFECT							

N Apply Lost Cost Factors to Future Filings? (Y or N)  
 0.0% Estimated Maximum Rate Increase for any Arkansas Insured (%)  
 -21.6% Estimated Maximum Rate Decrease for any Arkansas Insured (%)

Corresponds to Question 3 on RF-2 or RF-WC

5 Year History

Selected Provisions

**Overall**

Year	Policy Count	Rate Change History		AR Earned Premium (000)	Incurred Losses (000)	Arkansas Loss Ratio	Countrywide Loss Ratio	A. Total Production Expense	
2005	1131			1,461	695	47.6%	57.5%	B. General Expense	
2004	904			1,162	685	60.0	53.3	C. Taxes, License & Fees	
2003	841			861	410	47.6	51.1	D. Underwriting Profit & Contingencies	
2002	600			543	366	67.4	65.7	E. Other (explain)	
2001	683			433	292	67.4	69.6	F. TOTAL	

**PPA  
Liability**

Year	Policy Count	Rate Change History		AR Earned Premium (000)	Incurred Losses (000)	Arkansas Loss Ratio	Countrywide Loss Ratio	A. Total Production Expense	18.4%
2005		%	Eff. Date					B. General Expense	7.1%
2005		-14.3%	1/20/05	843	421	50.0%		C. Taxes, License & Fees	1.9%
2004				643	403	62.7		D. Underwriting Profit & Contingencies	3.4%
2003				452	259	57.3		E. Other (explain)	
2002		+98.3%	4/1/02	270	195	72.2		F. TOTAL	30.8%
2001				220	170	77.3			

**PPA Physical  
Damage**

Year	Policy Count	Rate Change History		AR Earned Premium (000)	Incurred Losses (000)	Arkansas Loss Ratio	Countrywide Loss Ratio	A. Total Production Expense	19.2%
2005		%	Eff. Date					B. General Expense	7.5%
2005		-15.5	1/20/05	617	274	44.4%		C. Taxes, License & Fees	1.8%
2004				519	282	54.3		D. Underwriting Profit & Contingencies	3.0%
2003				409	151	36.9		E. Other (explain)	
2002		+42.8%	1/02/04	273	171	62.6		F. TOTAL	31.5%
2001				213	122	57.3			